

SHORT-TERM CONSUMER LOAN DATABASE AND RELATED SERVICES
STA12001-STCLdatabs

Additional Questions and Answers

- Q. How many licensees are there in the state?
- A. There are currently approximately 70 licensees making short-term consumer loans in the State, but this number may change because the definition of “short-term consumer loan” in 5 Del.C. §2227 has been revised. The following is an electronic link to §2227:
<http://delcode.delaware.gov/title5/c022/sc03/index.shtml#2227>
- Q. How many users will be accessing the system? A) Total number of users, B) Maximum concurrent users?
- A. All licensees making short-term consumer loans will be accessing the system. We do not have any estimate of the maximum number that will access the system concurrently.
- Q. How many transactions do you expect per day, per month and per year? We need this to estimate cost per transaction.
- A. We do not have any estimate of this number.
- Q. A prospective bidder’s questions included an overview of systems it developed and the following inquiry: “Will these experiences be sufficient to meet the minimum requirements stated in Page 8, Section III.1.A [sic]”
- A. A vendor’s qualifications for submission of a proposal in response to this RFP will be determined as part of the RFP Evaluation Process set forth and described in Section IV.C. on RFP pages 17-19.

The following five questions concern Item 10 on RFP page 6:

10. Operate a call center with a toll-free telephone number for the following purposes:
a. To advise borrowers of the reason for their ineligibility as reported by the Licensee;
b. To assist in resolving problems relating to denial of eligibility;
c. To assist in resolving disputes between borrowers or potential borrowers and Licensees,
and
d To certify eligibility of potential borrowers and/or to input loan data when the Licensees are unable to access the Database.

- Q. How many calls from borrowers per day, per month and per year are expected?
- A. We do not have any estimate of the number of these calls.
- Q. How long are the calls from borrowers in minutes? Average length of call
- A. We do not have any estimate of the duration of these calls.
- Q. Assist in resolving problems relating to denial of eligibility: What specific assistance is expected? Do you need the call center operator to be in a three way call with the licensee/customer and the Bank Commissioner?
- A. The nature of the assistance would depend on the nature of the problem. A three way call as described is not anticipated.

- Q. What is the length of call for assisting in resolving disputes between borrowers/potential borrowers and Licensees?
- A. We do not have any estimate of the duration of these calls.
- Q. To certify eligibility of potential borrowers and/or to input loan data when the Licensees are unable to access the Database: How is the certification provided? What are the eligibility criteria? Who makes the decision on eligibility? Is it the call center operator, licensee or the Bank Commissioner's office staff?
- A. The certification will be provided through the phone call that the Licensee will make to the call center when the Licensee is unable to access the Database. In those circumstances, the call center will provide the Licensee with the appropriate information concerning the eligibility of potential borrowers that would otherwise have been available to the Licensee through direct access to the Database. Eligibility criteria are specified in 5 Del.C. §2235A. The following is an electronic link to §2235A:
<http://delcode.delaware.gov/title5/c022/sc03/index.shtml#2235A>
- Q. RFP Section II.B.3 Capture historical loan data from the Licensees. Will Licensees be required to submit historical data for loans conducted prior to the implementation date of January 1, 2013? If so, will these loans impact a consumers eligibility for a loan on or after January 1, 2013?
- A. Licensees will not be required to submit historical data for loans conducted prior to the implementation date of January 1, 2013.
- Q. RFP Section II.6.Y related to fees. What are the different types of fees allowed for a short-term consumer loan in Delaware? We are especially interested to know the types of fees other than the "normal" items (e.g. interest / loan fee, return check fee, etc.).
- A. There is no enumeration of charges that are specifically allowed for a short-term consumer loan in Delaware. Since such a loan is a form of closed-end credit, any of the non-real estate related fees specified in 5 Del. C. § 2231 and § 3.2 of State Bank Commissioner Regulation 2203 could be charged for a short-term consumer loan, although interest and returned check charges are the only types of fees that we know are generally being charged for such loans currently. 5 Del.C. §2235B(e)(4), however, specifically prohibits short-term consumer loan customers from being charged all or any part of the database transaction fee specified in that provision. The following are electronic links to §2231, Regulation 2203, and §2235B:
<http://delcode.delaware.gov/title5/c022/sc03/index.shtml#2231>
<http://regulations.delaware.gov/AdminCode/title5/2200/2203.shtml#TopOfPage>
<http://delcode.delaware.gov/title5/c022/sc03/index.shtml#2235B>
- Q. General questions about format of the response – Does the *"cost / pricing" section of the response* need to be separately sealed from the solution response? We ask this because the primary evaluation criteria does not include this information.
- A. The *"cost / pricing" section of the response* does not need to be separately sealed from the solution response.